

GSA SmartPay® Program

Fiscal Year 2010 Executive Summary

The GSA SmartPay Program at a Glance

- The GSA SmartPay Program was established in 1998 and is the premiere charge card program of the United States Federal government, serving more than 350 Federal agencies, organizations, and Native American tribal governments
- The GSA SmartPay Program is the largest government charge card program in the world
- Through the GSA SmartPay Program, agencies are able to obtain Purchase, Travel, Fleet, and Integrated Charge Cards (known as business lines) through a master contract with selected banks; Citibank, JPMorgan Chase, U.S. Bank
- The GSA SmartPay Program supports the Travel Motor Vehicles and Card Services portfolio by playing an integral role in the collaboration of multiple GSA programs, including Travel Card program discounts, Fleet Card expenditures, and Purchase Card transactions

Purchase Card



Purchase Cards

Used for purchasing general supplies and services

Fleet Card



Fleet Cards

Used for fuel and maintenance for government vehicles

Travel Card



Travel Cards

Used for travel expenses for official travel; airline, hotel, meals, incidentals

Integrated Card



Integrated Cards

Used to integrate multiple business lines into one integrated card

GSA SmartPay Program Benefits

- Administrative cost savings and efficiency
- Secure and accountable payment solution for making efficient and convenient transactions
- Travel cards provide access to City Pair program discounts (average discounts are 69 percent off retail prices)
- Refunds to agencies based on transaction volume and payment performance
- Electronic transaction data enables enhanced ability to detect fraud, waste, and abuse
- Contracting banks are required to provide tax reclamation support to customers

Highlighted Products and Services

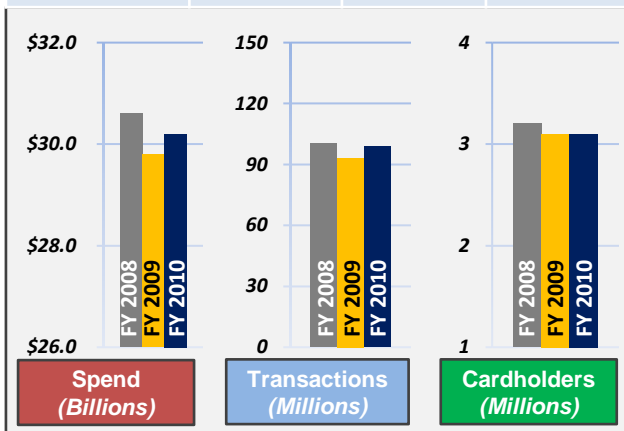
- *Contactless Cards* facilitate faster point-of-sale transactions
- *Store Valued and Declining Balance Cards* can be issued with required value (GSA SmartPay pilot and Department of Commerce)
- *Cardless Accounts* provide established vendor-specific charge accounts without physical cards (Department of Veterans Affairs)
- *Alternative Payment* allows faster merchant payment by leveraging the government's credit rating
- *Third Party Payment* features a bank in both buyer and seller roles, traditionally resulting in lower fees

What the Card Cannot Be Used For

- Personal use or unauthorized purchases
- Purchases that do not comply with the Federal Acquisition Regulation or other procurement regulations

Fiscal Year 2010 GSA SmartPay® Program Statistics

Total	FY 2008	FY 2009	FY 2010
<i>Spend</i>	\$30.6 B	\$29.8 B	\$30.2 B
<i>Transactions</i>	100.3 M	93.2 M	98.9 M
<i>Cardholders</i>	3.2 M	3.1 M	3.1 M



- The total spend for Fiscal Year (FY) 2010 was \$30,224,824,112
- Agencies or organizations received more than \$325 Million in net refunds in FY 2010
- Each GSA SmartPay cardholder on average, spent approximately \$9,631 in FY 2010
- On average, there were approximately three transactions made every second
- The Department of Defense was the top agency by program spend, with more than \$13,257,132,377, or 44 percent of total spend
- Using the GSA SmartPay Program, agencies or organizations avoided more than \$7.1 Billion in administrative processing costs in FY 2010*

* Based on the 2010 Purchasing Card Benchmark Survey Results; Palmer, R., & Gupta, M. (2010)

Purchase	FY08	FY 09	FY10	Travel	FY08	FY 09	FY10	Fleet	FY08	FY 09	FY10
<i>Spend</i>	\$19.8B	\$19.3B	\$18.8B	<i>Spend</i>	\$8.3 B	\$8.9 B	\$9.6B	<i>Spend</i>	\$2.5 B	\$1.5 B	\$1.8 B
<i>Transactions</i>	25. 5M	21.9 M	22.1M	<i>Transactions</i>	45.8 M	45.3 M	50.1M	<i>Transactions</i>	29.0 M	25.9 M	26.7M
<i>Cardholders</i>	276 K	270 K	257 K	<i>Cardholders</i>	2.2 M	2.2 M	2.2M	<i>Cardholders</i>	662 K	650 K	633 K

Office of Charge Card Management Services

Innovation	Education & Training	Customer Service
<ul style="list-style-type: none"> • Provides customers with payment solutions through bank master contracts • Incorporates industry trends into new program initiatives • Meets the evolving needs of GSA SmartPay customers • Leverages the purchasing power of the government through the <i>Point of Sale Discount Initiative</i> 	<ul style="list-style-type: none"> • Facilitates working groups to encourage A/OPOC interaction • Delivers online training for each business line • Provides charge card guidelines and leading practices • Hosts the <i>Annual GSA SmartPay Training Conference</i> • Hosts the <i>Beyond Plastics Conference</i> 	<ul style="list-style-type: none"> • Provides programmatic points of contact for A/OPCs • Delivers online access to critical information • Provides email and phone support during business hours • Offers centralized GSA managed certification and accreditation process

Future Enhancements to the GSA SmartPay Program

- Grants Funding Solution
- GSA SmartPay Point of Sale Discount Program
- Standard Bank Data Interface

- State and Local Government Cards
- Pre-Configured Emergency Cards
- Declining Balance Card